

**From:** Christie L Creager

**Subject:** Study on Credit Bureaus Handling of Disputes

Date: Sep 15, 2004

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Proposal: Notice of Study and Request for  
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)  
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Comments:

@@@We need a roof over our heads and to obtain that we need credit. We need to be warm and utility companies sometimes use credit reports. We can no longer walk to the corner store, the one room school-house or to work, we need vehicles and to get them, we need credit. You can say in some cases depending on where you live, your survival some what depends on credit and therefore credit reporting agencies.

If one organization is going to have that much control over every single person's livelihood that organization should not only have stringent guidelines but be forced to uphold them.

Many times collection agencies affix themselves to your life, like a leech, many times without prior notice that they know you and know your account information. They are then allowed to place comments on something that decides our financial futures. In my opinion they should have to prove they are not only the original creditor but that ALL Information is completely accurate before the information is posted for all to see and all to judge!

Since that doesn't seem to be something that will happen any time in the near future, then the organization responsible for our futures, need to act responsibly!

Thank you, Christie

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